

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Pamela Banks

Debtor(s)

Case No. 09 B 38978

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2009.
- 2) The plan was confirmed on 11/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2009, 03/13/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 05/22/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,243.27
Less amount refunded to debtor	\$177.69

NET RECEIPTS: \$15,065.58

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$728.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,202.68

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Financial Choice Inc	Unsecured	656.00	607.58	607.58	34.49	0.00
Best Buy Reward One Mastercard	Unsecured	473.70	NA	NA	0.00	0.00
Capital One	Unsecured	1,042.87	NA	NA	0.00	0.00
Certegy Payment Recovery Services Inc	Unsecured	175.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	599.74	NA	NA	0.00	0.00
Check N Go	Unsecured	800.00	NA	NA	0.00	0.00
Collection Agency	Unsecured	20.70	NA	NA	0.00	0.00
Cook County State's Attorney	Unsecured	275.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	7,069.00	7,068.46	7,068.73	7,068.73	0.00
Cook County Treasurer	Unsecured	NA	0.00	0.00	0.00	0.00
Credit Protection Association	Unsecured	173.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	159.00	159.04	159.04	8.98	0.00
Creditors Bankruptcy Service	Unsecured	324.00	324.25	324.25	18.31	0.00
Dell Financial Services Inc	Unsecured	1,889.00	1,889.54	1,889.54	106.68	0.00
ECast Settlement Corp	Unsecured	587.00	576.00	576.00	32.52	0.00
ECast Settlement Corp	Unsecured	425.00	448.52	448.52	25.32	0.00
ECast Settlement Corp	Unsecured	735.00	735.02	735.02	41.50	0.00
ECast Settlement Corp	Unsecured	495.00	489.07	489.07	27.61	0.00
ECast Settlement Corp	Unsecured	473.00	512.37	512.37	28.93	0.00
First National Bank Of Marin	Unsecured	655.00	NA	NA	0.00	0.00
First Premier	Unsecured	629.66	NA	NA	0.00	0.00
Household Bank FSB	Unsecured	495.28	NA	NA	0.00	0.00
Household Bank FSB	Unsecured	923.30	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	221.00	NA	NA	0.00	0.00
Lowe's Home Improvement	Unsecured	708.82	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	483.29	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	938.26	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,291.21	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	189,176.64	176,389.62	176,389.62	0.00	0.00
Ocwen Loan Servicing LLC	Secured	189,176.64	12,254.64	12,254.64	2,684.57	0.00
Palisades Collection LLC	Unsecured	947.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	479.04	407.54	407.54	23.01	0.00
Premier Bankcard	Unsecured	639.00	639.60	639.60	36.11	0.00
Premier Bankcard	Unsecured	535.00	535.76	535.76	30.25	0.00
Robert Wolfberg	Unsecured	1,341.84	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	NA	12,266.79	12,266.79	695.89	0.00
Scheck And Siress Prosthetics Inc	Unsecured	100.00	NA	NA	0.00	0.00
Simm Associates Inc	Unsecured	1,625.37	NA	NA	0.00	0.00
Tribute	Unsecured	1,352.00	NA	NA	0.00	0.00
United Road Towing Inc	Unsecured	0.00	NA	NA	0.00	0.00
University of Illinois	Unsecured	529.42	NA	NA	0.00	0.00
University Of Illinois Medical	Unsecured	25.00	NA	NA	0.00	0.00
Valentine & Kebartas Inc	Unsecured	1,889.54	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$176,389.62	\$0.00	\$0.00
Mortgage Arrearage	\$12,254.64	\$2,684.57	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,068.73	\$7,068.73	\$0.00
TOTAL SECURED:	\$195,712.99	\$9,753.30	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,591.08	\$1,109.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,202.68</u>
Disbursements to Creditors	<u>\$10,862.90</u>
TOTAL DISBURSEMENTS :	<u>\$15,065.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.